

ProCare 2009

RATE SHEETS

FIRST UNITED AMERICAN LIFE INSURANCE COMPANY

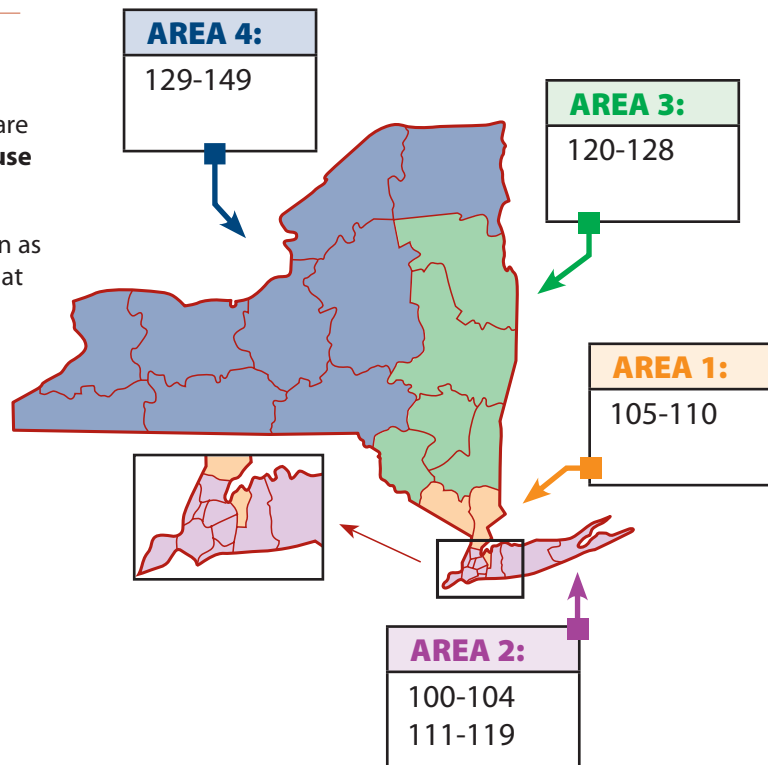
NEW YORK

Premium portions for Plan C and Plan F are for Part B deductible; subtract from the appropriate mode to calculate commission:

| A | SA | Q | M |
|--------|-------|-------|-------|
| \$ 134 | \$ 68 | \$ 35 | \$ 12 |

Community Rates policy rates are the same for all ages. Community rates increase with medical care cost increases. **Plans A, B, C, D, F, G, F+, K & L use Community rates.**

Area Rates policy rates vary by geographic location as designated by three digit ZIP code, as indicated at the right.



AREA 1 RATES

PLAN A

Age 65 And Over Plan Code **N28**

Under Age 65 Plan Code **N87**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2162 | 1103 | 562 | 190 |

COMMUNITY Effective Date: 10-15-09

PLAN B

Age 65 And Over Plan Code **N29**

Under Age 65 Plan Code **N88**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2777 | 1416 | 722 | 244 |

COMMUNITY Effective Date: 10-15-09

PLAN C

Age 65 And Over Plan Code **N30**

Under Age 65 Plan Code **N89**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3438 | 1753 | 894 | 303 |

COMMUNITY Effective Date: 10-15-09

PLAN D

Age 65 And Over Plan Code **N31**

Under Age 65 Plan Code **N90**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3357 | 1712 | 873 | 295 |

COMMUNITY Effective Date: 10-15-09

PLAN F

Age 65 And Over Plan Code **N32**

Under Age 65 Plan Code **N91**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3471 | 1770 | 902 | 305 |

COMMUNITY Effective Date: 10-15-09

PLAN G

Age 65 And Over Plan Code **N33**

Under Age 65 Plan Code **N92**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3361 | 1714 | 874 | 296 |

COMMUNITY Effective Date: 10-15-09

HIGH DEDUCTIBLE PLAN F+

Age 65 And Over Plan Code **N34**

Under Age 65 Plan Code **N93**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1041 | 531 | 271 | 92 |

COMMUNITY Effective Date: 10-15-09

PLAN K

Age 65 And Over Plan Code **N43**

Under Age 65 Plan Code **N9C**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1483 | 756 | 386 | 131 |

COMMUNITY Effective Date: 10-15-09

PLAN L

Age 65 And Over Plan Code **N44**

Under Age 65 Plan Code **N9D**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2090 | 1066 | 543 | 184 |

COMMUNITY Effective Date: 10-15-09

AREA 1:
105-110

AREA 2 RATES

PLAN A

Age 65 And Over Plan Code **N28**

Under Age 65 Plan Code **N87**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2162 | 1103 | 562 | 190 |

COMMUNITY Effective Date: 10-15-09

PLAN B

Age 65 And Over Plan Code **N29**

Under Age 65 Plan Code **N88**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2777 | 1416 | 722 | 244 |

COMMUNITY Effective Date: 10-15-09

PLAN C

Age 65 And Over Plan Code **N30**

Under Age 65 Plan Code **N89**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3438 | 1753 | 894 | 303 |

COMMUNITY Effective Date: 10-15-09

PLAN D

Age 65 And Over Plan Code **N31**

Under Age 65 Plan Code **N90**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3357 | 1712 | 873 | 295 |

COMMUNITY Effective Date: 10-15-09

PLAN F

Age 65 And Over Plan Code **N32**

Under Age 65 Plan Code **N91**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3471 | 1770 | 902 | 305 |

COMMUNITY Effective Date: 10-15-09

PLAN G

Age 65 And Over Plan Code **N33**

Under Age 65 Plan Code **N92**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 3361 | 1714 | 874 | 296 |

COMMUNITY Effective Date: 10-15-09

HIGH DEDUCTIBLE PLAN F+

Age 65 And Over Plan Code **N34**

Under Age 65 Plan Code **N93**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1041 | 531 | 271 | 92 |

COMMUNITY Effective Date: 10-15-09

PLAN K

Age 65 And Over Plan Code **N43**

Under Age 65 Plan Code **N9C**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1483 | 756 | 386 | 131 |

COMMUNITY Effective Date: 10-15-09

PLAN L

Age 65 And Over Plan Code **N44**

Under Age 65 Plan Code **N9D**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2090 | 1066 | 543 | 184 |

COMMUNITY Effective Date: 10-15-09

AREA 2:

100-104
111-119

AREA 3 RATES

PLAN A

Age 65 And Over Plan Code **N28**

Under Age 65 Plan Code **N87**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1769 | 902 | 460 | 156 |

COMMUNITY Effective Date: 10-15-09

PLAN D

Age 65 And Over Plan Code **N31**

Under Age 65 Plan Code **N90**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2746 | 1400 | 714 | 242 |

COMMUNITY Effective Date: 10-15-09

HIGH DEDUCTIBLE PLAN F+

Age 65 And Over Plan Code **N34**

Under Age 65 Plan Code **N93**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 851 | 434 | 221 | 75 |

COMMUNITY Effective Date: 10-15-09

PLAN B

Age 65 And Over Plan Code **N29**

Under Age 65 Plan Code **N88**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2272 | 1159 | 591 | 200 |

COMMUNITY Effective Date: 10-15-09

PLAN F

Age 65 And Over Plan Code **N32**

Under Age 65 Plan Code **N91**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2840 | 1448 | 738 | 250 |

COMMUNITY Effective Date: 10-15-09

PLAN K

Age 65 And Over Plan Code **N43**

Under Age 65 Plan Code **N9C**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1214 | 619 | 316 | 107 |

COMMUNITY Effective Date: 10-15-09

PLAN C

Age 65 And Over Plan Code **N30**

Under Age 65 Plan Code **N89**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2814 | 1435 | 732 | 248 |

COMMUNITY Effective Date: 10-15-09

PLAN G

Age 65 And Over Plan Code **N33**

Under Age 65 Plan Code **N92**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2750 | 1403 | 715 | 242 |

COMMUNITY Effective Date: 10-15-09

PLAN L

Age 65 And Over Plan Code **N44**

Under Age 65 Plan Code **N9D**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1710 | 872 | 445 | 150 |

COMMUNITY Effective Date: 10-15-09

AREA 3:
120-128

AREA 4 RATES

PLAN A

Age 65 And Over Plan Code **N28**

Under Age 65 Plan Code **N87**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1769 | 902 | 460 | 156 |

COMMUNITY Effective Date: 10-15-09

PLAN B

Age 65 And Over Plan Code **N29**

Under Age 65 Plan Code **N88**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2272 | 1159 | 591 | 200 |

COMMUNITY Effective Date: 10-15-09

PLAN C

Age 65 And Over Plan Code **N30**

Under Age 65 Plan Code **N89**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2814 | 1435 | 732 | 248 |

COMMUNITY Effective Date: 10-15-09

PLAN D

Age 65 And Over Plan Code **N31**

Under Age 65 Plan Code **N90**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2746 | 1400 | 714 | 242 |

COMMUNITY Effective Date: 10-15-09

PLAN F

Age 65 And Over Plan Code **N32**

Under Age 65 Plan Code **N91**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2840 | 1448 | 738 | 250 |

COMMUNITY Effective Date: 10-15-09

PLAN G

Age 65 And Over Plan Code **N33**

Under Age 65 Plan Code **N92**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 2750 | 1403 | 715 | 242 |

COMMUNITY Effective Date: 10-15-09

HIGH DEDUCTIBLE PLAN F+

Age 65 And Over Plan Code **N34**

Under Age 65 Plan Code **N93**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 851 | 434 | 221 | 75 |

COMMUNITY Effective Date: 10-15-09

PLAN K

Age 65 And Over Plan Code **N43**

Under Age 65 Plan Code **N9C**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1214 | 619 | 316 | 107 |

COMMUNITY Effective Date: 10-15-09

PLAN L

Age 65 And Over Plan Code **N44**

Under Age 65 Plan Code **N9D**

| Annual | Semi Annual | Quarterly | Monthly |
|--------|-------------|-----------|---------|
| 1710 | 872 | 445 | 150 |

COMMUNITY Effective Date: 10-15-09

AREA 4:
129-149

AREA 1 COMMISSIONABLE MODAL PREMIUMS

| AREA 1: 105-110 | PLAN * | ANNUAL | SEMI ANNUAL | QUARTERLY | MONTHLY |
|--------------------|-----------|--------|-------------|-----------|---------|
| | A | 2138 | 1091 | 556 | 188 |
| | B | 2747 | 1401 | 714 | 241 |
| | C | 3267 | 1666 | 850 | 288 |
| | D | 3320 | 1693 | 863 | 292 |
| | F | 3299 | 1682 | 857 | 290 |
| | F+ | 1030 | 525 | 268 | 91 |
| | G | 3324 | 1695 | 864 | 293 |
| | K | 1467 | 748 | 382 | 130 |
| | L | 2067 | 1054 | 537 | 182 |

AREA 2 COMMISSIONABLE MODAL PREMIUMS

| AREA 2: 100-104 111-119 | PLAN * | ANNUAL | SEMI ANNUAL | QUARTERLY | MONTHLY |
|-------------------------------|-----------|--------|-------------|-----------|---------|
| | A | 2138 | 1091 | 556 | 188 |
| | B | 2747 | 1401 | 714 | 241 |
| | C | 3267 | 1666 | 850 | 288 |
| | D | 3320 | 1693 | 863 | 292 |
| | F | 3299 | 1682 | 857 | 290 |
| | F+ | 1030 | 525 | 268 | 91 |
| | G | 3324 | 1695 | 864 | 293 |
| | K | 1467 | 748 | 382 | 130 |
| | L | 2067 | 1054 | 537 | 182 |

* The premium portions for the Market Stabilization Pool for all plans and Part B Deductible for plans C and F only have been subtracted from the appropriate mode to calculate commission

AREA 3 COMMISSIONABLE MODAL PREMIUMS

| AREA 3: 120-128 | PLAN * | ANNUAL | SEMI ANNUAL | QUARTERLY | MONTHLY |
|--------------------|-----------|--------|-------------|-----------|---------|
| | A | 1750 | 892 | 455 | 154 |
| | B | 2247 | 1146 | 584 | 198 |
| | C | 2649 | 1351 | 689 | 233 |
| | D | 2716 | 1385 | 706 | 239 |
| | F | 2675 | 1364 | 695 | 235 |
| | F+ | 842 | 429 | 219 | 74 |
| | G | 2720 | 1388 | 707 | 239 |
| | K | 1201 | 612 | 313 | 106 |
| | L | 1691 | 862 | 440 | 148 |

AREA 4 COMMISSIONABLE MODAL PREMIUMS

| AREA 4: 129-149 | PLAN * | ANNUAL | SEMI ANNUAL | QUARTERLY | MONTHLY |
|--------------------|-----------|--------|-------------|-----------|---------|
| | A | 1750 | 892 | 455 | 154 |
| | B | 2247 | 1146 | 584 | 198 |
| | C | 2649 | 1351 | 689 | 233 |
| | D | 2716 | 1385 | 706 | 239 |
| | F | 2675 | 1364 | 695 | 235 |
| | F+ | 842 | 429 | 219 | 74 |
| | G | 2720 | 1388 | 707 | 239 |
| | K | 1201 | 612 | 313 | 106 |
| | L | 1691 | 862 | 440 | 148 |